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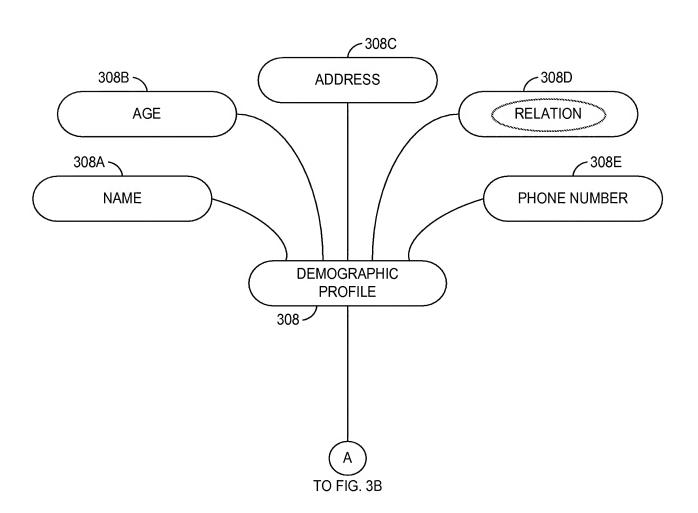


FIG. 3A

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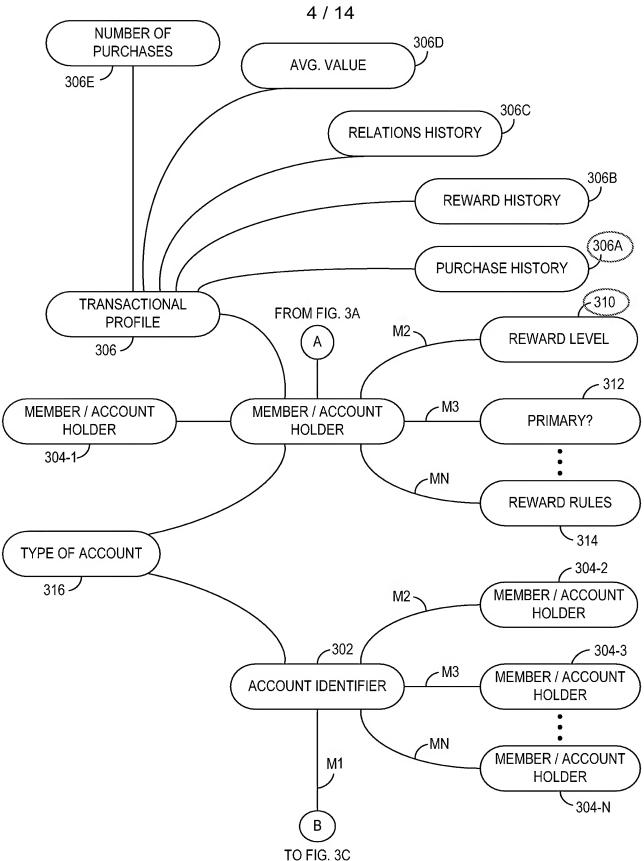


FIG. 3B

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AFFILIATION RULES

<u>480</u>

USE OF CREDIT CARD FROM BANK A + X POINTS

USE OF STORE CREDIT CARD + X POINTS

AUTOMATIC LINK TO FREQUENT FLIER PROGRAM (Y/N)?

AUTOMATIC LINK TO (AFFILIATED) REWARD PROGRAM (Y/N)?

OTHER AFFILIATION RULES

FIG. 4C

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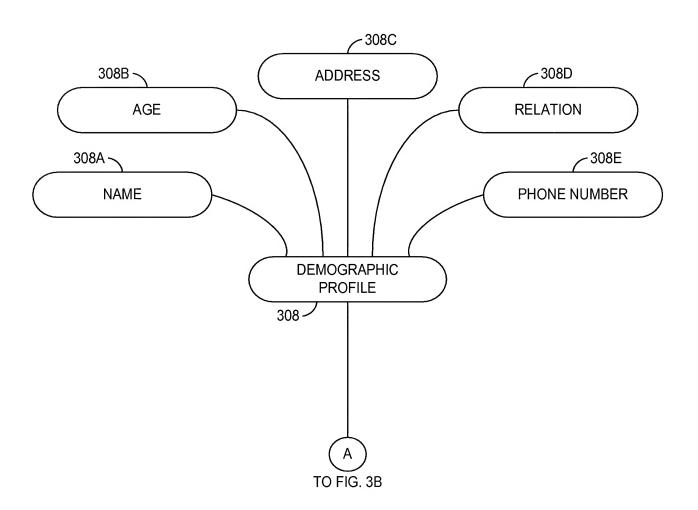


FIG. 3A

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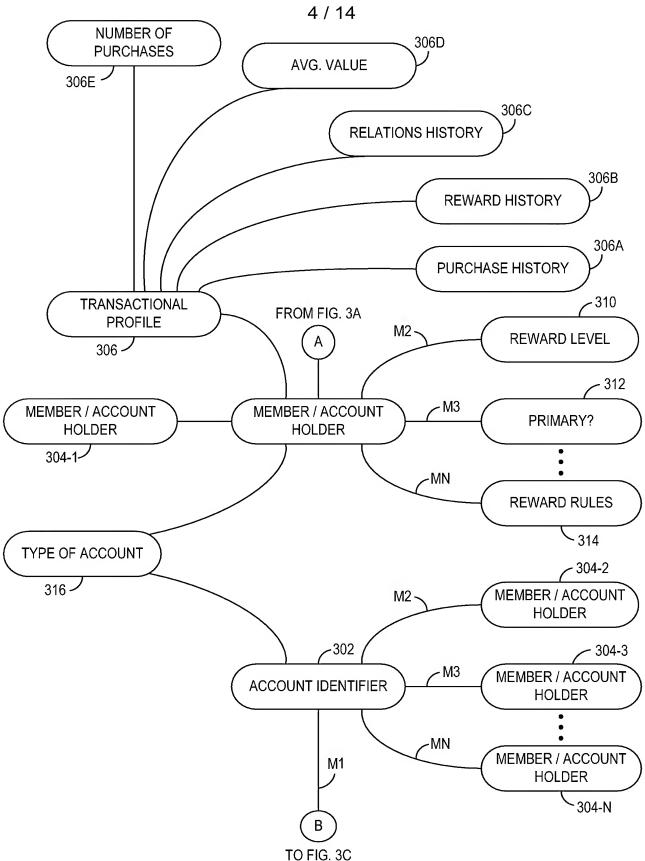


FIG. 3B

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AFFILIATION RULES <u>480</u>
USE OF CREDIT CARD FROM BANK A + X POINTS
USE OF STORE CREDIT CARD + X POINTS
AUTOMATIC LINK TO FREQUENT FLIER PROGRAM (Y/N)?
AUTOMATIC LINK TO AFFILIATED REWARD PROGRAM (Y/N)?
OTHER AFFILIATION RULES

FIG. 4C